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## 4 Weather Disasters That Can Wreck Your Home (and How to Prevent Them)

Did you know that if one storm is categorized as multiple events, you could pay a [separate deductible](#) for each repair on your property? Did you know most homeowners in the United States are underinsured and that many people don't realize it?

Extreme weather events are happening more and more frequently across the US. That's why it's important to understand the weather-related issues you could face as a homeowner, as well as the steps you can take to protect your property and your investment.

### **Tree and Limb Damage**

Trees and limbs can destroy multiple areas of your home at once; one limb down can damage roofs, windows, walls, HVAC components, and more. Keeping your trees trimmed can protect your home from damage that can climb into the thousands—fortunately, tree trimming can cost [as little as \\$75](#). Services can climb up to \$1,000, though, as determined by the size of the tree. That's why you should also focus on keeping your trees healthy. If you are experiencing a drought, be sure to [water your trees](#) to prevent dried, brittle limbs from cracking or breaking. Even a gentle breeze can knock down heavy limbs on a tree that is too dry.

## **Flood Damage**

Floods cost Americans billions of dollars in repairs and damages. In situations where flooding is substantial and due to broken dams, overflowing rivers, and other natural water disasters, there isn't really a whole lot you can do to prevent some damage from occurring. Water is one of nature's most powerful tools; however, if you live in a flood zone, you can do your part to [minimize the damage](#), such as making sure all of your major appliances are on the second floor, placing sandbags around your home during flood warnings, and choosing landscaping options that provide drainage and water flow channels that lead away from your home.

## **Fire Damage**

Few things scare homeowners as badly as fires. Not only is your house destroyed, but you may also lose things in these that made it feel like a home. While most house fires are caused by cooking accidents, wildfire damage has become [more and more common](#). If you live in an area threatened by wildfires, the first thing you need to do is secure your valuables in a [fireproof safe](#) and make a safety plan for your family (including pets). The second thing you should do is make sure you understand every detail about the fire coverage in your homeowners [insurance policy](#). The next thing you can do is try to set up your home so that you can hopefully salvage or even save your home, such as making sure there is at least 10 feet of space between trees, cultivating only native plants, and maintain your irrigation system.

## **Pest Problems**

Termites cost homeowners more than [\\$5 billion every year](#) in the United States. From bedbugs to ants and mice to birds, repairing damage from pests more often than not takes homeowners by surprise. Fumigation and pest control specialists can address the problem once it happens, but there is a good chance you could be spending hundreds or thousands. Do your best to prevent pests from invading your home by sealing cracks and holes, keeping crawl spaces well ventilated, and [install weather-stripping](#) around windows and doors.

Preparing your home to stand strong against a weather disaster can protect everything from your roof to your foundation. There is no better peace of mind than well-planned preparation, so homeowners can rest assured knowing they have done all they can to protect their biggest investment from nature's biggest threats.